UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/800,685	03/16/2004	Hirofumi Hayaashi	250412US6	1638

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OBLON, SPIVAK, MCCLELLAND MAIER & NEUSTADT, P.C.
1940 DUKE STREET
ALEXANDRIA, VA 22314

EXAMINER
HOLLIDAY, JAIME MICHELE

ART UNIT	PAPER NUMBER
2617	

NOTIFICATION DATE	DELIVERY MODE
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

patentdocket@oblon.com
oblonpat@oblon.com
jgardner@oblon.com

PTOL-90A (Rev. 04/07)

	Application No.	Applicant(s)
Office Action Summary	10/800,685	HAYAASHI ET AL.
	Examiner	Art Unit
	JAIME M. HOLLIDAY	2617

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE *3* MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on *05 November 2008*.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1 and 3-11* is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1 and 3-11* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All   b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☐ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.

4) ☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____ .

5) ☐ Notice of Informal Patent Application

6) ☐ Other: _____ .

Continued Examination Under 37 CFR 1.114

1.   A request for continued examination under 37 CFR 1.114, including the fee set

forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this

application is eligible for continued examination under 37 CFR 1.114, and the fee set

forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action

has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on October

6, 2008 has been entered.

Response to Arguments

2.   Applicant's arguments filed October 6, 2008 have been fully considered but they

are not persuasive. Applicants basically argue that the cited prior art of record fails to

disclose transmitting a secured instruction to the portable information terminal to store

the card ID in a common area. Examiner respectfully disagrees, because Suzuki clearly

shows a card transaction terminal controlling the portable terminal device storing

information. Further, Suzuki teaches encrypting communication (transmission of PIN

between the cellular phone and card terminal, suggesting secure transmissions and

signaling (col. 10, lines 12-64). Also, Hymel teaches a memory manager receiving

information and storing this information in assigned memory segments, reading on the

claimed "transitioning common area to card area," since the common area stores the

card ID. Hymel also teaches communication using a secure channel (col. 1, lines 30-

45). Therefore, in view of the preceding arguments. Examiner maintains the previous

rejections.

Claim Rejections - 35 USC § 103

The text of those sections of Title 35, U.S. Code not included in this action can

be found in a prior Office action.

3.   This application currently names joint inventors. In considering patentability of

the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of

the various claims was commonly owned at the time any inventions covered therein

were made absent any evidence to the contrary. Applicant is advised of the obligation

under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was

not commonly owned at the time a later invention was made in order for the examiner to

consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g)

prior art under 35 U.S.C. 103(a).

4.   **Claims 1 and 6-11** are rejected under 35 U.S.C. 103(a) as being unpatentable

over the combination of **Matsumoto et al. (US 2002/0066042 A1)**, **Suzuki (US

6,612,488 B2)** and **Hymel (U.S. 6,216,015 B1)**, in view of **Herzog von Wuerttemberg

et al. (US 2002/0010650 A1)**, and in further view of **Howard et al. (US 2003/0212465

A1)**.

Consider **claim 1**, Matsumoto et al. clearly show and disclose a card

settlement method using a mobile information terminal provided with an IC card

read/write function and a short distance wireless communication function and a

settlement terminal on a business establishment side provided with a short

distance wireless communication function, reading on the claimed

"communication system including a settlement management apparatus and a

portable information terminal," comprising a step of having a customer using a

business establishment wirelessly connect the mobile information terminal with a

settlement terminal on the business establishment side, a step of having the

customer load his or her IC card in the mobile information terminal and send the

information stored in this IC card and personal identification information input

from the customer and proving legitimacy of the customer to the settlement

terminal, a step of sending the authentication information and personal

identification information stored in the IC card and proving the legitimacy of the

card to an authorization server from the settlement terminal through a settlement

network, a step of having the authorization server decide on a legitimacy of the

IC card and a legitimacy of the customer based on the authentication information

and the personal identification information, a step of having the customer

wirelessly inputting information containing at least a card number stored in the IC

card and transaction information input by the customer to the settlement terminal

on the business establishment side after the IC card and the customer are

authenticated, a step of having the settlement terminal decide a validity of the

current transaction, a step of sending the current transaction information together

with business establishment information for specifying the business

establishment from the settlement terminal through the settlement network to the

settlement server after the confirmation of the validity, and a step of having the

settlement server carry out the settlement, reading on the claimed "settlement

management apparatus comprising judging means for judging whether

identification information obtained from a contactless IC chip assigned to a user

of said portable information terminal and used for predetermined settlement is

valid, for using credit services which the user uses; a storage controller for

storing, if said judging means decides that the identification information is valid,

the identification information in said portable information terminal, wherein said

portable information terminal comprises: a wireless reader for reading the

identification information from the IC chip provided in a credit card issued from an

issuer providing the credit services through wireless communication, said

wireless reader including a wireless communication means for wireless

acquisition of the identification information directly from the IC chip; transmitting

means for transmitting the identification information read by said reader to said

settlement management apparatus; storage means for storing the identification

information including a card ID corresponding to the IC chip," (fig. 3, paragraph

14).

 However, Matsumoto et al. fail to specifically disclose that information on

the IC card is stored in the mobile terminal after the settlement terminal

determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a system and terminals for credit card and debit card transactions, reading on the claimed "communication system including a settlement management apparatus and a portable information terminal," (col. 3 lines 26-27). A card transaction terminal, reading on the claimed "settlement management apparatus," in a credit/debit card member store, stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, reading on the claimed "storage controller configured to store identification information," (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main controller, for establishing a wireless connection with a portable terminal device in which the cardholder's identity information is stored, (col. 5 lines 7-14), wherein the second communication component allows the card transaction terminal to control the portable terminal device storing information. When cellular phone is used only as an input device for user validation, without credit card information stored in the cellular phone, the card information can be transferred to transaction terminal by reading the credit card with the card reader in the card transaction terminal at the member store. Next, transaction terminal transfers the card number information and purchase amount information to the transaction authorization computer, and requests credit administration. When credit administration is successful, transaction processor 420 reports the successful credit administration, and, at

the same, time issues a transaction authorization number, which is a credit

administration result recognition number also used in payment processing on the

bill. The credit administration results and transaction authorization number are

transmitted to main controller of transaction terminal. Afterward, when the user

must decide whether to store this transaction information and chooses to do so,

transaction information pertaining to the card, such as the credit card member

store name, amount paid by card, settlement number, and settlement completion

number can also be stored, reading on the claimed "storage controller configured

to store, if said judging means decides that the identification information is valid,

the identification information in said portable information terminal, storing means

for transmitting the identification information read by said reader to said

settlement management apparatus and storing the identification information

including a card ID corresponding to the IC chip based on an instruction issued

by said settlement management apparatus if it is confirmed that the identification

information is valid" (col. 9 line 24- col. 10 line 64).

Therefore, it would have been obvious to a person of ordinary skill in the

art at the time the invention was made to allow card transaction terminal to

control the portable terminal device, reading on the claimed "portable information

terminal," as taught by Suzuki in the system of Matsumoto et al., in order to

securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically

disclose that information on the IC card is wireless input.

In the same field of endeavor, Hymel clearly show and disclose a wireless

subscriber unit **30** includes a memory manager **46** capable of communicating

with a plurality of smart cards (abstract). To perform the necessary functions of

the wireless subscriber unit, the message processor **36** is coupled to a memory

38 including a random access memory (RAM), a read-only memory (ROM), and

an electrically erasable programmable read-only memory (EEPROM). In a

preferred embodiment, the memory **38** is partitioned into a plurality of memory

segments **48**, each memory segment having an individual location in memory

and an individual size, reading on the claimed "said storage means including (a)

memory means partitioned into a common area and a plurality of individually

allotted areas and (b) a memory manager means for storing the card ID and an

associated registered service information in the common area, wherein said

plurality of allotted areas are configured to store information related to

predetermined entities," (col. 2 line64- col. 3 line5). The wireless subscriber unit

includes an interface **42** for operatively connecting a smart card **44** to the

wireless subscriber unit. The interface may, for example, comprise a structure

for physically engaging external contacts on the smart card so that the smart

card is directly connected to the wireless subscriber unit. It will be appreciated

by one skilled in the art that the interface may also be a wireless connection such

as an infrared or radio frequency interface, reading on the claimed "wirelessly

input identification information obtained from a contactless IC chip," (col. 3 lines

24-33). Memory manager is programmed to connect the memory and a data

stored on the smart card. Typical data sent from the smart card memory partition

size for segmentation of the memory, and in applications such as electronic

commerce and other financial application, the data may also include a decryption

key for security purposes, reading on the claimed "storage means for storing the

identification information including a card ID based on a secured instruction, and

said common area is configured to transition to a card area in response to the

memory manager means receiving the secured instruction," (col. 3 line 40- col. 4

line 7).

Therefore, it would have been obvious to a person of ordinary skill in the

art at the time the invention was made to provide an IC card that downloads

information wirelessly, reading on the claimed "portable information terminal," as

taught by Hymel in the system of Matsumoto et al., as modified by Suzuki, in

order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by

Hymel, fail to specifically disclose that the partitioned areas store service provider

information and a common area that stores information for applications utilizing

the IC chip.

In the same field of endeavor, Herzog von Wuerttemberg et al. clearly

show and disclose a chip card for use in a virtual purchasing system comprises a

logic/memory. The chip comprises a user data memory **6**, and multiple container

data memories **8**, one such memory location **8** being provided for each container

partner (service provider) of the customer, reading on the claimed "plurality of

individually allotted areas are configured to store information related to predetermined entities including service provider provided information," (abstract, paragraph 35). After the user has inserted his chip card in the chip card reader, the computer loads data from the user data memory 6 and the container data memory locations 8 on the chip card into the card data area 32 of the terminal. The linking logic checks whether the features defined by the container partner tally with the user data, wherein these features may including not only personal data of the customer such as age, sex, hobbies, etc. but also transaction data from previous purchasing actions of the customer in the system as held in the user data memory **6**, reading on the claimed "said common area is configured to store information for applications utilizing the contactless IC chip," (paragraph 40).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to have separate areas of information for user data and for service providers on memory as taught by Herzog von Wuerttemberg et al. in the system of Matsumoto et al. and Suzuki, as modified by Hymel, in order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by Hymel and Herzog von Wuerttemberg et al., fail to specifically disclose that information on a plurality of merchandise is registered, a barcode is associated with an ordering site, and a portable terminal has a barcode reader.

In the same field of endeavor, Howard et al. clearly show and disclose that a portable device, reading on the claimed "portable information terminal," can be utilized to automatically initiate the ordering of items via the Internet. The server **200**, reading on the claimed "settlement management apparatus," can be programmed into a mode of operation such that when a barcode is scanned by the portable device **10**, the server automatically forwards data representing the item scanned to the predefined website and places an order for the item to be purchased, reading on the claimed "barcode reading means for reading said barcode associated with said address of an ordering site which has registered said merchandise with said management means". By utilizing the control system of the present invention, it is possible to preprogram the server such that upon entry of any bar code data representing a product, the server automatically places an order with a predetermined seller over the Internet to purchase the product represented by the bar code, reading on the claimed "management means for managing registration information of a plurality of merchandise each of which has been registered via a merchandise registration procedure with said settlement management apparatus and each of which has a corresponding barcode generated by said management means, wherein said barcode is associated with an address of an ordering site which has registered said merchandise with said management means," (paragraphs 89, 94).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide for a portable device to scan a

barcode, and via a server order the product from a website as taught by Howard
et al. in the system of Matsumoto et al. and Suzuki, as modified by Hymel and
Herzog von Wuerttemberg et al., in order to make purchases using a mobile
terminal.

Consider **claims 6 and 7**, Matsumoto et al. clearly show and disclose a
card settlement method using a mobile information terminal provided with an IC
card read/write function and a short distance wireless communication function
and a settlement terminal on a business establishment side provided with a short
distance wireless communication function, reading on the claimed "settlement
management method (computer readable carrier including computer program
instructions that cause a computer to implement a method of settlement
management)," comprising a step of having a customer using a business
establishment wirelessly connect the mobile information terminal with a
settlement terminal on the business establishment side, a step of having the
customer load his or her IC card in the mobile information terminal and send the
information stored in this IC card and personal identification information input
from the customer and proving legitimacy of the customer to the settlement
terminal, a step of sending the authentication information and personal
identification information stored in the IC card and proving the legitimacy of the
card to an authorization server from the settlement terminal through a settlement
network, a step of having the authorization server decide on a legitimacy of the
IC card and a legitimacy of the customer based on the authentication information

and the personal identification information, reading on the claimed "wirelessly obtaining identification information from a contactless IC chip including a wireless communication device; judging whether the obtained identification information obtained from the contactless IC chip assigned to a user of a portable information terminal and used for predetermined settlement is valid, for using credit services which the user uses," (fig. 3, paragraph 14).

However, Matsumoto et al. fail to specifically disclose that information on the IC card is stored in the mobile terminal after the settlement terminal determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a system and terminals for credit card and debit card transactions, (col. 3 lines 26-27). A card transaction terminal in a credit/debit card member store, stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main controller, for establishing a wireless connection with a portable terminal device in which the cardholder's identity information is stored, (col. 5 lines 7-14), wherein the second communication component allows the card transaction terminal to control the portable terminal device storing information. When cellular phone is used only as an input device for user validation, without credit card information stored in the cellular phone, the card information can be transferred to

transaction terminal by reading the credit card with the card reader in the card

transaction terminal at the member store. Next, transaction terminal transfers the

card number information and purchase amount information to the transaction

authorization computer, and requests credit administration. When credit

administration is successful, transaction processor reports the successful credit

administration, and, at the same, time issues a transaction authorization number,

which is a credit administration result recognition number also used in payment

processing on the bill. The credit administration results and transaction

authorization number are transmitted to main controller of transaction terminal.

Afterward, when the user must decide whether to store this transaction

information and chooses to do so, transaction information pertaining to the card,

such as the credit card member store name, amount paid by card, settlement

number, and settlement completion number can also be stored, reading on the

claimed "storing, in response that the identification information is valid, the

identification information including a card ID corresponding to the IC chip in a

common area of in said portable information terminal if it is decided in said

judging step that the identification information is valid," (col. 9 line 24- col. 10 line

64).

Therefore, it would have been obvious to a person of ordinary skill in the

art at the time the invention was made to allow card transaction terminal to

control the portable terminal device, reading on the claimed "portable information

terminal," as taught by Suzuki in the system of Matsumoto et al., in order to

securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically

disclose that information on the IC card is wireless input.

In the same field of endeavor, Hymel clearly show and disclose a wireless

subscriber unit **30** includes a memory manager **46** capable of communicating

with a plurality of smart cards (abstract). To perform the necessary functions of

the wireless subscriber unit, the message processor **36** is coupled to a memory

38 including a random access memory (RAM), a read-only memory (ROM), and

an electrically erasable programmable read-only memory (EEPROM). In a

preferred embodiment, the memory **38** is partitioned into a plurality of memory

segments **48**, each memory segment having an individual location in memory

and an individual size, reading on the claimed "memory of said portable

information terminal partitioned into common area and a plurality of individually

allotted areas," (col. 2 line64- col. 3 line5). The wireless subscriber unit includes

an interface **42** for operatively connecting a smart card **44** to the wireless

subscriber unit. The interface may, for example, comprise a structure for

physically engaging external contacts on the smart card so that the smart card is

directly connected to the wireless subscriber unit. It will be appreciated by one

skilled in the art that the interface may also be a wireless connection such as an

infrared or radio frequency interface, reading on the claimed "wirelessly input

identification information obtained from a contactless IC chip," (col. 3 lines 24-

33).). Memory manager is programmed to connect the memory and a data stored on the smart card. Typical data sent from the smart card memory partition size for segmentation of the memory, and in applications such as electronic commerce and other financial application, the data may also include a decryption key for security purposes, reading on the claimed "storage in response to receiving a secured instruction, the identification information, and said common area is configured to transition to a card area in response to the memory manager means receiving the secured instruction," (col. 3 line 40- col. 4 line 7).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC card that downloads information wirelessly, reading on the claimed "portable information terminal," as taught by Hymel in the system of Matsumoto et al., as modified by Suzuki, in order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by Hymel, fail to specifically disclose that the partitioned areas store service provider information and a common area that stores information for applications utilizing the IC chip.

In the same field of endeavor, Herzog von Wuerttemberg et al. clearly show and disclose a chip card for use in a virtual purchasing system comprises a logic/memory. The chip comprises a user data memory **6**, and multiple container data memories **8**, one such memory location **8** being provided for each container partner (service provider) of the customer, reading on the claimed "plurality of

individually allotted areas are configured to store information related to predetermined entities including service provider provided information," (abstract, paragraph 35). After the user has inserted his chip card in the chip card reader, the computer loads data from the user data memory 6 and the container data memory locations 8 on the chip card into the card data area 32 of the terminal. The linking logic checks whether the features defined by the container partner tally with the user data, wherein these features may including not only personal data of the customer such as age, sex, hobbies, etc. but also transaction data from previous purchasing actions of the customer in the system as held in the user data memory **6**, reading on the claimed "said common area is configured to store information for applications utilizing the contactless IC chip," (paragraph 40).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to have separate areas of information for user data and for service providers on memory as taught by Herzog von Wuerttemberg et al. in the system of Matsumoto et al. and Suzuki, as modified by Hymel, in order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by Hymel and Herzog von Wuerttemberg et al., fail to specifically disclose that information on a plurality of merchandise is registered, a barcode is associated with an ordering site, and a portable terminal has a barcode reader.

In the same field of endeavor, Howard et al. clearly show and disclose that a portable device, reading on the claimed "portable information terminal," can be utilized to automatically initiate the ordering of items via the Internet. The server **200**, reading on the claimed "settlement management apparatus," can be programmed into a mode of operation such that when a barcode is scanned by the portable device **10**, the server automatically forwards data representing the item scanned to the predefined website and places an order for the item to be purchased. By utilizing the control system of the present invention, it is possible to preprogram the server such that upon entry of any bar code data representing a product, the server automatically places an order with a predetermined seller over the Internet to purchase the product represented by the bar code, reading on the claimed "management means for managing registration information of a plurality of merchandise each of which has been registered via a merchandise registration procedure with said settlement management apparatus and each of which has a corresponding barcode generated by said management means, said barcode is associated with an address of an ordering site which has registered said merchandise with said management means," (paragraphs 89, 94). Memory C **303** (in the server) stores any other additional information or data that may be required for performing the task contained in the activity guides. For example, memory C stores payment information, such as credit card numbers. This information, is retrieved by the CPU **204**, **232** as needed, when processing the programs set forth in the activity guides, reading on the claimed "storing

identification information including an associated registered service," (paragraph

56).

Therefore, it would have been obvious to a person of ordinary skill in the

art at the time the invention was made to provide a barcode that used by a server

to order the product of the barcode from a website as taught by Howard et al. in

the system of Matsumoto et al. and Suzuki, as modified by Hymel and Herzog

von Wuerttemberg et al., in order to make purchases using a mobile terminal.

Consider **claim 8**, Matsumoto et al. clearly show and disclose a card

settlement method using a mobile information terminal, reading on the claimed

"portable information terminal," provided with an IC card read/write function and a

short distance wireless communication function and a settlement terminal on a

business establishment side provided with a short distance wireless

communication function, comprising a step of having a customer using a

business establishment wirelessly connect the mobile information terminal with a

settlement terminal on the business establishment side, a step of having the

customer load his or her IC card in the mobile information terminal and send the

information stored in this IC card and personal identification information input

from the customer and proving legitimacy of the customer to the settlement

terminal, a step of having the customer wirelessly inputting information containing

at least a card number stored in the IC card and transaction information input by

the customer to the settlement terminal on the business establishment side after

the IC card and the customer are authenticated, a step of having the settlement

terminal decide a validity of the current transaction, reading on the claimed

"comprises a wireless reader for configured to read identification information from

a contactless IC chip, provided in a credit card issued from a issuer providing

credit services, through wireless communication, said identification information is

assigned to a user of said portable terminal and used for predetermined

settlement of the credit services which the user uses; and transmitting means for

transmitting the identification information read by said reader to a settlement

management apparatus, which manages settlement to be performed according

to the identification information," (fig. 3, paragraph 14).

However, Matsumoto et al. fail to specifically disclose that information on

the IC card is stored in the mobile terminal after the settlement terminal

determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a

system and terminals for credit card and debit card transactions, (col. 3 lines 26-

27). A card transaction terminal, in a credit/debit card member store, stores

information for recognizing a credit card user in a database capable of being

accessed by a host computer to which said card transaction terminal is

connectable, (col. 3 lines 32-35); includes a main controller connected with a

card reader and a second communication component, connected with said main

controller, for establishing a wireless connection with a portable terminal device

in which the cardholder's identity information is stored, (col. 5 lines 7-14), wherein

the second communication component allows the card transaction terminal to

control the portable terminal device storing information. When cellular phone is

used only as an input device for user validation, without credit card information

stored in the cellular phone, the card information can be transferred to

transaction terminal by reading the credit card with the card reader in the card

transaction terminal at the member store. Next, transaction terminal transfers the

card number information and purchase amount information to the transaction

authorization computer, and requests credit administration. When credit

administration is successful, transaction processor reports the successful credit

administration, and, at the same, time issues a transaction authorization number,

which is a credit administration result recognition number also used in payment

processing on the bill. The credit administration results and transaction

authorization number are transmitted to main controller of transaction terminal.

Afterward, when the user must decide whether to store this transaction

information and chooses to do so, transaction information pertaining to the card,

such as the credit card member store name, amount paid by card, settlement

number, and settlement completion number can also be stored, reading on the

claimed "storage means for storing the identification information including a card

ID corresponding to the IC chip based on an instruction issued by said settlement

management apparatus if it is confirmed that the identification information is

valid, said storage means including a memory manager means for storing the

card ID in a common area of memory, wherein said common area is configured

to store information other than service provider provided information" (col. 9 line
24- col. 10 line 64).

Therefore, it would have been obvious to a person of ordinary skill in the
art at the time the invention was made to allow card transaction terminal to
control the portable terminal device, reading on the claimed "portable information
terminal," as taught by Suzuki in the system of Matsumoto et al., in order to
securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically
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In the same field of endeavor, Hymel clearly show and disclose a wireless
subscriber unit **30** includes a memory manager **46** capable of communicating
with a plurality of smart cards (abstract). To perform the necessary functions of
the wireless subscriber unit, the message processor **36** is coupled to a memory
38 including a random access memory (RAM), a read-only memory (ROM), and
an electrically erasable programmable read-only memory (EEPROM). In a
preferred embodiment, the memory **38** is partitioned into a plurality of memory
segments **48**, each memory segment having an individual location in memory
and an individual size, reading on the claimed "memory means partitioned into a
common area and a plurality of individually allotted areas," (col. 2 line64- col. 3
line5). The wireless subscriber unit includes an interface **42** for operatively
connecting a smart card **44** to the wireless subscriber unit. The interface may,
for example, comprise a structure for physically engaging external contacts on

the smart card so that the smart card is directly connected to the wireless

subscriber unit. It will be appreciated by one skilled in the art that the interface

may also be a wireless connection such as an infrared or radio frequency

interface, reading on the claimed "wirelessly input identification information

obtained from a contactless IC chip," (col. 3 lines 24-33). Memory manager is

programmed to connect the memory and a data stored on the smart card.

Typical data sent from the smart card memory partition size for segmentation of

the memory, and in applications such as electronic commerce and other financial

application, the data may also include a decryption key for security purposes,

reading on the claimed "storage means for storing the identification information

including a card ID based on a secured instruction, and said common area is

configured to transition to a card area in response to the memory manager

means receiving the secured instruction," (col. 3 line 40- col. 4 line 7).

Therefore, it would have been obvious to a person of ordinary skill in the

art at the time the invention was made to provide an IC card that downloads

information wirelessly, reading on the claimed "portable information terminal," as

taught by Hymel in the system of Matsumoto et al., as modified by Suzuki, in

order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by

Hymel, fail to specifically disclose that the partitioned areas store service provider

information and a common area that stores information for applications utilizing

the IC chip.

In the same field of endeavor, Herzog von Wuerttemberg et al. clearly show and disclose a chip card for use in a virtual purchasing system comprises a logic/memory. The chip comprises a user data memory **6**, and multiple container data memories **8**, one such memory location **8** being provided for each container partner (service provider) of the customer, reading on the claimed "plurality of individually allotted areas are configured to store information related to predetermined entities including service provider provided information," (abstract, paragraph 35). After the user has inserted his chip card in the chip card reader, the computer loads data from the user data memory 6 and the container data memory locations 8 on the chip card into the card data area 32 of the terminal. The linking logic checks whether the features defined by the container partner tally with the user data, wherein these features may including not only personal data of the customer such as age, sex, hobbies, etc. but also transaction data from previous purchasing actions of the customer in the system as held in the user data memory **6**, reading on the claimed "said common area is configured to store information for applications utilizing the contactless IC chip," (paragraph 40).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to have separate areas of information for user data and for service providers on memory as taught by Herzog von Wuerttemberg et al. in the system of Matsumoto et al. and Suzuki, as modified by Hymel, in order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by

Hymel and Herzog von Wuerttemberg et al., fail to specifically disclose that

information on a plurality of merchandise is registered, a barcode is associated

with an ordering site, and a portable terminal has a barcode reader.

In the same field of endeavor, Howard et al. clearly show and disclose that

a portable device, reading on the claimed "portable information terminal," can be

utilized to automatically initiate the ordering of items via the Internet. The server

200, reading on the claimed "settlement management apparatus," can be

programmed into a mode of operation such that when a barcode is scanned by

the portable device **10**, the server automatically forwards data representing the

item scanned to the predefined website and places an order for the item to be

purchased, reading on the claimed "barcode reading means for reading said

barcode associated with said address of an ordering site which has registered

said merchandise with said management means," (paragraphs 89, 94). Memory

C **303** (in the server) stores any other additional information or data that may be

required for performing the task contained in the activity guides. For example,

memory C stores payment information, such as credit card numbers. This

information, is retrieved by the CPU **204**, **232** as needed, when processing the

programs set forth in the activity guides, reading on the claimed "storing

identification information including an associated registered service," (paragraph

56).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide for a portable device to scan a barcode, and via a server order the product from a website as taught by Howard et al. in the system of Matsumoto et al. and Suzuki, as modified by Hymel and Herzog von Wuerttemberg et al., in order to make purchases using a mobile terminal.

Consider **claim 9**, the combination of Matsumoto et al., Suzuki and Hymel, as modified by Herzog von Wuerttemberg et al. and Howard et al., clearly shows and discloses the claimed invention **as applied to claim 8 above**, and in addition, Suzuki further discloses a provides a portable communication terminal, reading on the claimed "portable information terminal," device capable of being used for credit card authorization which includes a card transaction terminal communication component that is configured to be able to receive information relating to the settlement from the card transaction terminal in the credit card member store, reading on the claimed "acquisition means for acquiring a predetermined application provided from said settlement management apparatus," (col. 4 lines 49-51 and 61-64); and

an encryption device may be provided in cellular phone to increase security during transmission of a PIN, reading on the claimed "controller, implemented by the application acquired by said acquisition means, configured to control encrypting or decoding of communication performed between said settlement management apparatus and said terminal," (col. 10 lines 45-47).

Therefore, it would have been obvious to a person of ordinary skill in the

art at the time the invention was made to allow a portable communication device,

reading on the claimed "portable information terminal," to include an encryption

device, as taught by Suzuki in the system of Matsumoto et al., in order to

securely make credit card transactions.

Consider **claims 10 and 11**, Matsumoto et al. clearly show and disclose a

card settlement method using a mobile information terminal, reading on the

claimed "information processing method (computer-readable carrier including

computer program instructions that cause a computer to implement a method of

settlement management)," provided with an IC card read/write function and a

short distance wireless communication function and a settlement terminal on a

business establishment side provided with a short distance wireless

communication function, comprising a step of having a customer using a

business establishment wirelessly connect the mobile information terminal with a

settlement terminal on the business establishment side, a step of having the

customer load his or her IC card in the mobile information terminal and send the

information stored in this IC card and personal identification information input

from the customer and proving legitimacy of the customer to the settlement

terminal, a step of having the customer wirelessly inputting information containing

at least a card number stored in the IC card and transaction information input by

the customer to the settlement terminal on the business establishment side after

the IC card and the customer are authenticated, a step of having the settlement

terminal decide a validity of the current transaction, reading on the claimed

"reading identification information obtained from a contactless IC chip, which is

assigned to a user of a portable terminal and used for predetermined settlement

with a settlement management apparatus, said contactless IC chip, through

wireless communication; and transmitting the identification information read in

said reading step to a settlement management apparatus, which manages

settlement to be performed according to the identification information," (fig. 3,

paragraph 14).

However, Matsumoto et al. fail to specifically disclose that information on

the IC card is stored in the mobile terminal after the settlement terminal

determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a

system and terminals for credit card and debit card transactions, (col. 3 lines 26-

27). A card transaction terminal, in a credit/debit card member store, stores

information for recognizing a credit card user in a database capable of being

accessed by a host computer to which said card transaction terminal is

connectable, (col. 3 lines 32-35); includes a main controller connected with a

card reader and a second communication component, connected with said main

controller, for establishing a wireless connection with a portable terminal device

in which the cardholder's identity information is stored, (col. 5 lines 7-14), wherein

the second communication component allows the card transaction terminal to

control the portable terminal device storing information. When cellular phone is

used only as an input device for user validation, without credit card information

stored in the cellular phone, the card information can be transferred to

transaction terminal by reading the credit card with the card reader in the card

transaction terminal at the member store. Next, transaction terminal transfers the

card number information and purchase amount information to the transaction

authorization computer, and requests credit administration. When credit

administration is successful, transaction processor reports the successful credit

administration, and, at the same, time issues a transaction authorization number,

which is a credit administration result recognition number also used in payment

processing on the bill. The credit administration results and transaction

authorization number are transmitted to main controller of transaction terminal.

Afterward, when the user must decide whether to store this transaction

information and chooses to do so, transaction information pertaining to the card,

such as the credit card member store name, amount paid by card, settlement

number, and settlement completion number can also be stored reading on the

claimed "transmitting the identification information read in said reading step to a

settlement management apparatus, which manages settlement to be performed

according to the identification information, and storing the identification

information including a card ID corresponding to the IC chip based on an

instruction issued by said settlement management apparatus if it is confirmed

that the identification information is valid; storing the card ID in a common area of

memory, wherein the common area is configured to store information other than

service provider provided information," (col. 9 line 24- col. 10 line 64).

Therefore, it would have been obvious to a person of ordinary skill in the

art at the time the invention was made to allow card transaction terminal to

control the portable terminal device, reading on the claimed "portable information

terminal," as taught by Suzuki in the system of Matsumoto et al., in order to

securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically

disclose that information on the IC card is wireless input.

In the same field of endeavor, Hymel clearly show and disclose a wireless

subscriber unit **30** includes a memory manager **46** capable of communicating

with a plurality of smart cards (abstract). To perform the necessary functions of

the wireless subscriber unit, the message processor **36** is coupled to a memory

38 including a random access memory (RAM), a read-only memory (ROM), and

an electrically erasable programmable read-only memory (EEPROM). In a

preferred embodiment, the memory **38** is partitioned into a plurality of memory

segments **48**, each memory segment having an individual location in memory

and an individual size, reading on the claimed "memory partitioned into a

common area and a plurality of individually allotted areas," (col. 2 line64- col. 3

line5). The wireless subscriber unit includes an interface **42** for operatively

connecting a smart card **44** to the wireless subscriber unit. The interface may,

for example, comprise a structure for physically engaging external contacts on

the smart card so that the smart card is directly connected to the wireless subscriber unit. It will be appreciated by one skilled in the art that the interface may also be a wireless connection such as an infrared or radio frequency interface, reading on the claimed "wirelessly input identification information obtained from a contactless IC chip," (col. 3 lines 24-33). Memory manager is programmed to connect the memory and a data stored on the smart card. Typical data sent from the smart card memory partition size for segmentation of the memory, and in applications such as electronic commerce and other financial application, the data may also include a decryption key for security purposes, reading on the claimed "storage means for storing the identification information including a card ID based on a secured instruction, and said common area is configured to transition to a card area in response to the memory manager means receiving the secured instruction," (col. 3 line 40- col. 4 line 7).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC card that downloads information wirelessly, reading on the claimed "portable information terminal," as taught by Hymel in the system of Matsumoto et al., as modified by Suzuki, in order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by Hymel, fail to specifically disclose that the partitioned areas store service provider information and a common area that stores information for applications utilizing the IC chip.

In the same field of endeavor, Herzog von Wuerttemberg et al. clearly show and disclose a chip card for use in a virtual purchasing system comprises a logic/memory. The chip comprises a user data memory **6**, and multiple container data memories **8**, one such memory location **8** being provided for each container partner (service provider) of the customer, reading on the claimed "plurality of individually allotted areas are configured to store information related to predetermined entities including service provider provided information," (abstract, paragraph 35). After the user has inserted his chip card in the chip card reader, the computer loads data from the user data memory 6 and the container data memory locations 8 on the chip card into the card data area 32 of the terminal. The linking logic checks whether the features defined by the container partner tally with the user data, wherein these features may including not only personal data of the customer such as age, sex, hobbies, etc. but also transaction data from previous purchasing actions of the customer in the system as held in the user data memory **6**, reading on the claimed "said common area is configured to store information for applications utilizing the contactless IC chip," (paragraph 40).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to have separate areas of information for user data and for service providers on memory as taught by Herzog von Wuerttemberg et al. in the system of Matsumoto et al. and Suzuki, as modified by Hymel, in order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by

Hymel and Herzog von Wuerttemberg et al., fail to specifically disclose that

information on a plurality of merchandise is registered, a barcode is associated

with an ordering site, and a portable terminal has a barcode reader.

In the same field of endeavor, Howard et al. clearly show and disclose that

a portable device, reading on the claimed "portable information terminal," can be

utilized to automatically initiate the ordering of items via the Internet. The server

200, reading on the claimed "settlement management apparatus," can be

programmed into a mode of operation such that when a barcode is scanned by

the portable device **10**, the server automatically forwards data representing the

item scanned to the predefined website and places an order for the item to be

purchased, reading on the claimed "barcode reading means for reading said

barcode associated with said address of an ordering site which has registered

said merchandise with said management means," (paragraphs 89, 94). Memory

C **303** (in the server) stores any other additional information or data that may be

required for performing the task contained in the activity guides. For example,

memory C stores payment information, such as credit card numbers. This

information, is retrieved by the CPU **204**, **232** as needed, when processing the

programs set forth in the activity guides, reading on the claimed "storing

identification information including an associated registered service," (paragraph

56).

Therefore, it would have been obvious to a person of ordinary skill in the

art at the time the invention was made to provide for a portable device to scan a

barcode, and via a server order the product from a website as taught by Howard

et al. in the system of Matsumoto et al. and Suzuki, as modified by Hymel and

Herzog von Wuerttemberg et al., in order to make purchases using a mobile

terminal.

5.   **Claims 3-5** are rejected under 35 U.S.C. 103(a) as being unpatentable over the

combination of **Matsumoto et al. (US 2002/0066042 A1)** and **Suzuki (US 6,612,488

B2)**, in view of **Hymel (U.S. 6,216,015 B1)**, and in further view of **Howard et al. (US

2003/0212465 A1)**.

Consider **claim 3**, Matsumoto et al. clearly show and disclose a card

settlement method using a mobile information terminal provided with an IC card

read/write function and a short distance wireless communication function and a

settlement terminal on a business establishment side provided with a short

distance wireless communication function, reading on the claimed

"communication system including a settlement management apparatus and a

portable information terminal," comprising a step of having a customer using a

business establishment wirelessly connect the mobile information terminal with a

settlement terminal on the business establishment side, a step of having the

customer load his or her IC card in the mobile information terminal and send the

information stored in this IC card and personal identification information input

from the customer and proving legitimacy of the customer to the settlement

terminal, a step of sending the authentication information and personal

identification information stored in the IC card and proving the legitimacy of the

card to an authorization server from the settlement terminal through a settlement

network, a step of having the authorization server decide on a legitimacy of the

IC card and a legitimacy of the customer based on the authentication information

and the personal identification information, reading on the claimed "settlement

apparatus configured to communicate with a portable information terminal

including wireless communication means for wireless acquisition of identification

information directly from a contactless IC chip including wireless communications

comprising judging means for judging whether the identification information

obtained from the wireless communications of the contactless IC chip, assigned

to a user of said portable information terminal and used for predetermined

settlement is valid, for using credit services which the user uses," (fig. 3,

paragraph 14).

However, Matsumoto et al. fail to specifically disclose that information on

the IC card is stored in the mobile terminal after the settlement terminal

determines that it is valid.

In the same field of endeavor, Suzuki clearly shows and discloses a

system and terminals for credit card and debit card transactions, reading on the

claimed "communication system including a settlement management apparatus

and a portable information terminal," (col. 3 lines 26-27). A card transaction

terminal, reading on the claimed "settlement management apparatus," in a credit/debit card member store, stores information for recognizing a credit card user in a database capable of being accessed by a host computer to which said card transaction terminal is connectable, reading on the claimed "storage controller configured to store identification information," (col. 3 lines 32-35); includes a main controller connected with a card reader and a second communication component, connected with said main controller, for establishing a wireless connection with a portable terminal device in which the cardholder's identity information is stored, (col. 5 lines 7-14), wherein the second communication component allows the card transaction terminal to control the portable terminal device storing information. When cellular phone is used only as an input device for user validation, without credit card information stored in the cellular phone, the card information can be transferred to transaction terminal by reading the credit card with the card reader in the card transaction terminal at the member store. Next, transaction terminal transfers the card number information and purchase amount information to the transaction authorization computer, and requests credit administration. When credit administration is successful, transaction processor reports the successful credit administration, and, at the same, time issues a transaction authorization number, which is a credit administration result recognition number also used in payment processing on the bill. The credit administration results and transaction authorization number are transmitted to main controller of transaction terminal. Afterward, when the user

must decide whether to store this transaction information and chooses to do so,

transaction information pertaining to the card, such as the credit card member

store name, amount paid by card, settlement number, and settlement completion

number can also be stored, reading on the claimed "storage configured to store

the identification information including a card ID corresponding to the IC chip and

an associated registered service in a common area of a memory of said portable

information terminal if said judging means decides that the identification

information is valid, wherein said common area is configured to store information

other than service provider provided information," (col. 9 line 24- col. 10 line 64).

Therefore, it would have been obvious to a person of ordinary skill in the

art at the time the invention was made to allow card transaction terminal to

control the portable terminal device, reading on the claimed "portable information

terminal," as taught by Suzuki in the system of Matsumoto et al., in order to

securely make credit card transactions.

However, Matsumoto et al., as modified by Suzuki, fail to specifically

disclose that information on the IC card is wireless input.

In the same field of endeavor, Hymel clearly show and disclose a wireless

subscriber unit **30** includes a memory manager **46** capable of communicating

with a plurality of smart cards (abstract). To perform the necessary functions of

the wireless subscriber unit, the message processor **36** is coupled to a memory

38 including a random access memory (RAM), a read-only memory (ROM), and

an electrically erasable programmable read-only memory (EEPROM). In a

preferred embodiment, the memory **38** is partitioned into a plurality of memory segments **48**, each memory segment having an individual location in memory and an individual size, reading on the claimed "managing communications with individually allotted areas of the memory of the portable information terminal," (col. 2 line64- col. 3 line5). The wireless subscriber unit includes an interface **42** for operatively connecting a smart card **44** to the wireless subscriber unit. The interface may, for example, comprise a structure for physically engaging external contacts on the smart card so that the smart card is directly connected to the wireless subscriber unit. It will be appreciated by one skilled in the art that the interface may also be a wireless connection such as an infrared or radio frequency interface, reading on the claimed "wirelessly input identification information obtained from a contactless IC chip," (col. 3 lines 24-33). Typical data sent from the smart card memory partition size for segmentation of the memory, and in applications such as electronic commerce and other financial application, the data may also include a decryption key for security purposes, reading on the claimed "a storage controller configured to transmit a secured instruction to the portable information terminal to store the information," (col. 3 line 40- col. 4 line 7).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide an IC card that downloads information wirelessly, reading on the claimed "portable information terminal," as

taught by Hymel in the system of Matsumoto et al., as modified by Suzuki, in

order to make purchases using a mobile terminal.

However, the combination of Matsumoto et al. and Suzuki, as modified by

Hymel, fail to specifically disclose that information on a plurality of merchandise

is registered, wherein a barcode of the merchandise is associated with an

ordering site.

In the same field of endeavor, Howard et al. clearly show and disclose that

a portable device, reading on the claimed "portable information terminal," can be

utilized to automatically initiate the ordering of items via the Internet. The server

200, reading on the claimed "settlement management apparatus," can be

programmed into a mode of operation such that when a barcode is scanned by

the portable device **10**, the server automatically forwards data representing the

item scanned to the predefined website and places an order for the item to be

purchased. By utilizing the control system of the present invention, it is possible

to preprogram the server such that upon entry of any bar code data representing

a product, the server automatically places an order with a predetermined seller

over the Internet to purchase the product represented by the bar code, reading

on the claimed "management means for managing registration information of a

plurality of merchandise each of which has been registered via a merchandise

registration procedure with said settlement management apparatus and each of

which has a corresponding barcode generated by said management means,

wherein said barcode is associated with an address of an ordering site which has

registered said merchandise with said management means," (paragraphs 89, 94).

Therefore, it would have been obvious to a person of ordinary skill in the art at the time the invention was made to provide a barcode that used by a server to order the product of the barcode from a website as taught by Howard et al. in the system of Matsumoto et al. and Suzuki, as modified by Hymel, in order to make purchases using a mobile terminal.

Consider **claim 4**, the combination of Matsumoto et al. and Suzuki, as modified by Hymel and Howard et al., clearly shows and discloses the claimed invention **as applied to claim 3 above**, and in addition, Suzuki further discloses a card transaction terminal, reading on the claimed "settlement management apparatus," in a credit/debit card member store, includes a card reader **340** that reads the information about a credit card from a magnetic stripe or a memory chip embedded in the card, reading on the claimed "IC chip provided in a credit card," (col. 7 lines 61-63). When cellular phone is used only as an input device for user validation, without credit card information stored in the cellular phone, the card information can be transferred to transaction terminal by reading the credit card **200** with the card reader in the card transaction terminal at the member store, then the transaction terminal transfers the card number information and purchase amount information to the transaction authorization computer **400**, and requests credit administration, reading on the claimed "judging means decides whether the identification information read and provided

through wireless communication from an IC chip provided in a credit card issued

by an issuer for providing the credit services is valid," (col. 9 lines 24-33).

Therefore, it would have been obvious to a person of ordinary skill in the

art at the time the invention was made to allow card transaction terminal to have

a card reader, reading on the claimed "portable information terminal," as taught

by Suzuki in the system of Matsumoto et al., in order to securely make credit

card transactions.

Consider **claim 5**, the combination of Matsumoto et al. and Suzuki, as

modified by Hymel and Howard et al., clearly shows and discloses the claimed

invention **as applied to claim 3 above**, and in addition, Suzuki further discloses

that the cellular phone, that stores information for the credit card, exchanges card

information data or the like through wireless transfer to the transaction terminal,

which then transfers the card number information and purchase amount

information to the transaction authorization computer. The transaction

authorization computer searches the database that stores information for

validating a credit card user, reading on the claimed "manager configured to

manage the identification information in such a way as to be associated with user

identifying information according to which the user is identified," for the received

card information, (col. 4 lines 22-23 and col.9 lines 6-10, 30-32 and 41-42),

reading on the claimed "judging means associates the identification information

with the user identifying information transmitted from said portable information

terminal and decides whether or not the identification information managed by

said manager is valid."

Therefore, it would have been obvious to a person of ordinary skill in the

art at the time the invention was made to allow card transaction terminal to have

a card reader, reading on the claimed "portable information terminal," as taught

by Suzuki in the system of Matsumoto et al., in order to securely make credit

card transactions.

Conclusion

Any inquiry concerning this communication or earlier communications from the

examiner should be directed to JAIME M. HOLLIDAY whose telephone number is

(571)272-8618. The examiner can normally be reached on Monday through Friday

7:30am to 4:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Charles Appiah can be reached on (571) 272-7904. The fax phone number

for the organization where this application or proceeding is assigned is 571-273-8300.

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Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a

USPTO Customer Service Representative or access to the automated information

system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Jaime M Holliday/
Examiner, Art Unit 2617

/Charles N. Appiah/
Supervisory Patent Examiner, Art Unit 2617